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TRANSMITTAL LETTER TO THE UNITED STATES DESIGNATED/ELECTED OFFICE (DO/EO/US) ATTORNEY'S DOCKET NUMBER AP113-06 LIGHT APPLICATION NO. (\$\frac{1}{2}\trace{1}\trace^							
CON	U.S. APPLICATION NO. (If known, see 37 CFR 1.5)						
PCT/IB:	TIONAL APPLICATION NO. 2004/003065	INTERNATIONAL FILING DATE 09/20/2004	PRIORITY DATE CLAIMED 08/27/2004				
TITLE OF	TITLE OF INVENTION E-MAIL BANK ACCOUNT STATEMENT FOR INTERNET BANKING WHEN CARRYING OUT ONLINE PAYMENTS VIA E-MAIL AND METHOD FOR PREPARING AN E-MAIL BANK ACCOUNT STATEMENT						
APPLICANT(S) FOR DO/EO/US Charles Mason							
Applicant herewith submits to the United States Designated/Elected Office (DO/EO/US) the following items and other information:							
1.	This is a FIRST submission of items concerning a submission under 35 U.S.C. 371.						
2. 🔲 -	This is a SECOND or SUBSEQUENT submission of items concerning a submission under 35 U.S.C. 371.						
3.	This is an express request to begin national examination procedures (35 U.S.C. 371(f)). The submission must include items (5), (6), (9) and (21) indicated below.						
4.	The US has been elected (Article 31).						
5.	A copy of the International Application as filed (35 U.S.C. 371(c)(2))						
	a. is attached hereto (required only if not communicated by the International Bureau).						
	b. has been communicated by the International Bureau.						
	c. is not required, as the application was filed in the United States Receiving Office (RO/US).						
6.	An English language translation of the International Application as filed (35 U.S.C. 371(c)(2)).						
	a. is attached hereto.						
	b. has been previously submitted under 35 U.S.C. 154(d)(4).						
7.	Amendments to the claims of the Inter	national Application under PCT Article 19 (35 U.S.C. 371(c)(3))				
	a. are attached hereto (required only if not communicated by the International Bureau).						
	b. have been communicated by the International Bureau.						
	c. have not been made; however, the time limit for making such amendments has NOT expired.						
	d. have not been made and will not be made.						
8.	An English language translation of the amendments to the claims under PCT Article 19 (35 U.S.C. 371(c)(3)).						
9.	An oath or declaration of the inventor(s) (35 U.S.C. 371(c)(4)).						
10.	An English language translation of the annexes of the International Preliminary Examination Report under PCT Article 36 (35 U.S.C. 371(c)(5)).						
Items	Items 11 to 20 below concern document(s) or information included:						
11.	An Information Disclosure Statement	under 37 CFR 1.97 and 1.98.					
12.	An assignment document for recording. A separate cover sheet in compliance with 37 CFR 3.28 and 3.31 is included.						
13.	A preliminary amendment.						
14.	An Application Data Sheet under 37 CFR 1.76.						
15.	A substitute specification.						
16.	A power of attorney and/or change of address letter.						
17.	A computer-readable form of the sequence listing in accordance with PCT Rule 13ter.2 and 37 CFR 1.821- 1.825.						
18.	A second copy of the published International Application under 35 U.S.C. 154(d)(4).						
19.	A second copy of the English language	e translation of the international application	under 35 U.S.C. 154(d)(4).				

This collection of information is required by 37 CFR 1.414 and 1.491-1.492. The information is required to obtain or retain a benefit by the public, which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 15 minutes to complete, including gathering information, preparing, and submitting the completed form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Mail Stop PCT, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450. Page 1 of 3

PTO-1390 (Rev. 07-2005)
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20. Other items or information: IDS Foreign References The following fees have been submitted		\$300	CALCULATIONS	DTO LICE ONLY
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21. Z Basic national fee (37 CFR 1.492(a))			\$ 300.00	PTO USE ONLY
22. Examination fee (37 CFR 1.492(c))			300.00	
If the written opinion prepared by ISA/US or the internation	\$ 200.00			
by IPEA/US indicates all claims satisfy provisions of All other situations.	200.00			
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IPEA/US indicates all claims satisfy provisions of F Search fee (37 CFR 1.445(a)(2)) has been paid on the inte	he USPTO as an	\$ 500.00		
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previously communicated to the US by the IB All other situations				
TOTAL OF 21, 22 and 23 =	1,000.00			
Additional fee for specification and drawings filed in pa				
electronic medium) (37 CFR 1.492(j)). The fee is \$250 for each additional 50 sheets of pa	() ()	ogram noung m an		
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Total Sheets Extra Sheets Number of each addition thereof (round up to a		RATE		
- 100 = /50 =		x \$ 250	\$	
Surcharge of \$130.00 for furnishing any of the search fee, after the date of commencement of the national stage (37	\$			
CLAIMS NUMBER FILED N	NUMBER EXTRA	RATE	\$	
Total claims - 20 =		x \$ 50	\$	
Independent claims - 3 =		× \$200	\$	
MULTIPLE DEPENDENT CLAIM(S) (if applicable)	\$			
Applicant claims small entity status. See 37 CFR 1.27.	\$ 1,000.00			
7 Applicant Grain's Small Chity Status. 366 67 GTK 1.27.	\$ 500.00			
Processing fee of \$130.00 for furnishing the English transle				
claimed priority date (37 CFR 1.492(i)).	\$			
	\$ 500.00			
Fee for recording the enclosed assignment (37 CFR 1.21(h by an appropriate cover sheet (37 CFR 3.28, 3.31). \$40.00	\$			
	\$ 500.00			
			Amount to be refunded:	\$
			Amount to be charged	\$

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NOTE: Where an appropriate time limit under 37 CFR 1.495 has not been met, a petition to revive (37 CFR 1.137(a) or (b)) must be filed							
and grai	and granted to restore the International Application to pending status.						
			/David A Charra/				
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